

FAX Cover

Fax Number - 866-340-5216

ATTENTION - Key FREY

Total Pages 7 + Cover (8)

Content

Financial Information for Todd Silber

Account: 0602198843

# FINANCIAL ANALYSIS FORM

Account Number

8843

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I want to: <input checked="" type="checkbox"/> Keep the Property		<input type="checkbox"/> Sell the Property	
The property is my: <input checked="" type="checkbox"/> Primary Residence		<input type="checkbox"/> Second Home	
The property is: <input checked="" type="checkbox"/> Owner Occupied		<input type="checkbox"/> Renter occupied	
		<input type="checkbox"/> Investment	
		<input type="checkbox"/> Vacant	
<b>BORROWER</b>		<b>CO-BORROWER</b>	
BORROWER'S NAME <u>Todd Silber</u>		CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER <u>1-2236</u>	DATE OF BIRTH <u>8-13-76</u>	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME PHONE NUMBER WITH AREA CODE <u>N/A</u>		HOME PHONE NUMBER WITH AREA CODE	
CELL OR WORK NUMBER WITH AREA CODE <u>880-922-4156</u>		CELL OR WORK NUMBER WITH AREA CODE	
MAILING ADDRESS <u>73 Farham Rd. South Windsor Ct 06074</u>			
PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME) <u>Same</u>			EMAIL ADDRESS
Is the property listed for sale? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Have you contacted a credit-counseling agency for help?	
Have you received an offer on the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Date of offer _____ Amount of Offer \$ _____		If yes, please complete counselor contact information below.	
Agent's Name: _____		Counselor's Name: <u>Hope / CHFA /</u>	
Agent's Phone Number: _____		Counselor's Phone Number: _____	
For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No		Counselor's Email: _____	
Who pays the Real Estate Tax bill on your property?		Who pays the hazard insurance policy for your property?	
<input type="checkbox"/> I do <input checked="" type="checkbox"/> Lender does		<input type="checkbox"/> I do <input checked="" type="checkbox"/> Lender Does <input type="checkbox"/> Paid by Condo or HOA	
Are the taxes current? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Is the policy current? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Condominium or HOA Fee <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No \$ _____		Name of Insurance Co. _____	
Paid to: _____		Insurance Co. Tel #: _____	
Have you filed for bankruptcy? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 Filing Date: _____			
Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No Bankruptcy case number _____			
If there are additional Liens/Mortgages or Judgments on this property, please name the person(s), company or firm and their telephone numbers.			
Lien Holder's Name/Service		Balance	Contact Number
			Loan Number
<b>HARDSHIP AFFIDAVIT</b>			
I am having difficulty making my monthly payment because of financial difficulties created by (Please check all that apply):			
<input checked="" type="checkbox"/> My household income has been reduced or lost. For example unemployment, underemployment, reduced pay or hours, decline in business earnings, death in family, serious or chronic illness, permanent or short-term disability, incarceration, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members) or divorce of a borrower or co-borrower.		<input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.	
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical or health care costs, uninsured losses (such as those due to fires or natural disasters), increased property taxes, or unexpectedly high utilities.		<input type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments).	
<input type="checkbox"/> Other _____			
Explanation (Required): _____ _____ _____ _____ _____ _____			
If additional space is needed for Explanation, please include an additional page.			

# FINANCIAL ANALYSIS FORM

(Continued)

Account Number

8843

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INCOME/EXPENSES FOR HOUSEHOLD		NUMBER OF PEOPLE IN HOUSEHOLD	
1 - Monthly Household Income		2 - Monthly Household Expenses/Debt	
Gross Salary/Wages			
Gross salary/wages = total monthly income before any tax withholding or employer deductions.	\$	First Mortgage Payment	\$ 1990.80
Overtime	\$	Second Mortgage Payment/Liens/Rents	\$X
Child Support/Alimony*	\$	Insurance - hazard, wind, flood, etc (If not escrowed and included in your current mortgage payment)	\$X
Social Security/SSDI	\$	Property Taxes (If not escrowed and included in your current mortgage payment)	\$X
Other monthly income from pensions, annuities or retirement plans	\$	Credit Cards/Installment Loan(s) (total minimum payment per month)	Reducing to \$ 30-50
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$X
Rents Received	\$ 500.00	Health Insurance	\$X
Unemployment Income	\$ 2942.33	HOA/Condo Fees/Property Maintenance	\$X
Food Stamps/Welfare	\$	Car Payments	\$ 209.26
Other (investment income, royalties, interest, dividends etc)	\$	Medical Expenses	\$X
		Child Care	\$X
		Student Loans/Personal Loans	\$X
		Auto Expenses /Gasoline/Insurance	\$ 180
		Food/Household Supplies	\$ 425.00
		Water/Sewer/Utilities/Phone(s)/Cable	\$ 210
		Other	\$
<b>Total (Gross income)</b>	<b>\$ 3442.33</b>	<b>Total Debt/Expenses</b>	<b>\$ 3065.26</b>
		<b>Total Assets</b>	<b>\$ 6048.65</b>

Do not include the value of life insurance or retirement plans when calculating assets (401k, pension funds, annuities, IRAs, Keogh plans, etc.)

\*\*\*\*\* ALL INCOME MUST BE DOCUMENTED \*\*\*\*\*

\*Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using a separate page if necessary. You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.

If additional space is needed, please include an additional page.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES	
<p>The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.</p>	
<p><b>BORROWER</b> <input checked="" type="checkbox"/> I do not wish to furnish this information</p> <p><b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino</p> <p><b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White</p> <p><b>Sex:</b> <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male</p>	<p><b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information</p> <p><b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p><b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p><b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male</p>
<p><b>To be Completed by Interviewer</b></p> <p>This application was taken by:</p> <p><input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet</p>	
<p>Interviewer's Name (print or type) &amp; ID Number</p> <p>Interviewer's Signature Date</p> <p>Interviewer's Phone Number (include area code)</p> <p>Name/Address of Interviewer's Employer</p>	



# Transaction History

## Disclaimer

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

### Account Title/Address:

TODD SILBER  
73 FARNHAM RD

SOUTH WINDSOR, CT 06074

### Customer Name:

TODD SILBER

Acct #: ~~1234~~ 443

Acct Type: VIP FREE INTEREST CHECKING

Balance: \$497.87

Total Available Balance: \$497.87

Last Statement Date: 03/20/2010

### History search parameters

#### Transaction

Type: DDA Transactions

#### Amount

From:

To:

#### Date

From: 02/05/2010

To: 04/05/2010

### Pending Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate
04/05/2010	TRANSFER WITHDRAWAL	TRANSFER TO DDA 18870396	0000000000	1,341.92

### Posted Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
04/02/2010	DEPOSIT	DEPOSIT	0000000000	500.00	\$1,839.79
04/01/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$1,339.79
03/26/2010	CK CRD SIGNATURE PURCH	EBAY INC.	0000000000	117.58	\$660.79
03/26/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	29.08	\$778.37
03/26/2010	CK CRD PIN PURCHASE	TANDY LEATHER 105TANDY LE 001	0000000000	57.30	\$807.45
03/26/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN38	0000000000	85.81	\$864.75
03/25/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$950.56
03/24/2010	CK CRD SIGNATURE PURCH	BJ'S FUEL #9184 34749343344357	0000000000	30.08	\$271.56
03/23/2010	POD INCLEARING CHECKS	PAID CHECK	0000000972	209.27	\$301.64
03/23/2010	POD INCLEARING CHECKS	PAID CHECK	0000000955	412.50	\$510.91
03/23/2010	ACH WITHDRAWAL	SEARS PAYMENT CHECK PYMT 09	0000000974	35.00	\$923.41
03/22/2010	ACH WITHDRAWAL	CHASE CHECK PYMT 09	0000000973	155.00	\$958.41
03/19/2010	IOD INTEREST PAID	IOD INTEREST PAID	0000000000	0.04	\$1,113.41
03/19/2010	CK CRD PIN PURCHASE	HARKENS MARKET LLCHARKENS 0100	0000000000	25.02	\$1,113.37
03/19/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	0000000000	35.79	\$1,138.39
03/18/2010	CK CRD SIGNATURE PURCH	DUNKIN #330464	0000000000	9.86	\$1,174.18
03/18/2010	CK CRD SIGNATURE PURCH	TURBINE INC.-SUBSC 33892343344	0000000000	14.99	\$1,184.04
03/18/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$1,199.03
03/17/2010	CK CRD SIGNATURE PURCH	USPS 0833690128	0000000000	20.83	\$520.03
03/16/2010	ACH WITHDRAWAL	YANKEE GAS CHECKPAYMT 97	0000000970	50.00	\$540.86



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Account # 222-78843

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## Transaction History Continuation

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TODD SILBER

ACCT # 222-78843

VIP FREE INTEREST CHECKING

### Results

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
03/16/2010	ACH WITHDRAWAL	GEICO CHECKPAYMT 09	0000000971	171.10	\$590.86
03/15/2010	CK CRD SIGNATURE PURCH	USPS 0833690128	0000000000	12.09	\$761.96
03/15/2010	CK CRD SIGNATURE PURCH	HIGASHI JAPANESE R 00109843344	0000000000	15.60	\$774.05
03/15/2010	CK CRD SIGNATURE PURCH	HOOTERS OF MANCHES 50616043344	0000000000	17.81	\$789.65
03/15/2010	POD INCLEARING CHECKS	PAID CHECK	0000000969	20.00	\$807.46
03/15/2010	CK CRD SIGNATURE PURCH	NEWBURY COMICS 270003433443576	0000000000	52.99	\$827.46
03/15/2010	CK CRD PIN PURCHASE	GEISSLER'S SUPER MARKEGEI 5346	0000000000	24.13	\$880.45
03/12/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	20.66	\$904.58
03/12/2010	CK CRD PIN PURCHASE	TARGET T1249 MANCHESTETAR 4900	0000000000	31.26	\$925.24
03/12/2010	CK CRD PIN PURCHASE	GEISSLER'S SUPER MARKEGEI 5346	0000000000	31.99	\$956.50
03/12/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN33	0000000000	51.13	\$988.49
03/12/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	0000000000	137.19	\$1,039.62
03/11/2010	CK CRD SIGNATURE PURCH	BLIZZARD ENT*WOW S	0000000000	14.99	\$1,176.81
03/11/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$1,191.80
03/08/2010	CK CRD SIGNATURE PURCH	WENDYS #001 740033433443576561	0000000000	2.52	\$512.80
03/08/2010	CK CRD SIGNATURE PURCH	MCDONALD'S F7987 1	0000000000	17.58	\$515.32
03/08/2010	CK CRD PIN PURCHASE	USPS 0875140174/850 CLUSP 0026	0000000000	3.72	\$532.90
03/05/2010	CK CRD SIGNATURE PURCH	GODADDY.COM 283000433443576561	0000000000	38.98	\$536.62
03/05/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	10.20	\$575.60
03/05/2010	ONLINE TRNSF-IMMEDIATE	TFR TO CK 0018870396	0000000000	1,341.92	\$585.80
03/04/2010	CK CRD SIGNATURE PURCH	SARKU JAPAN 047981433443576561	0000000000	7.91	\$1,927.72
03/04/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$1,935.63
03/03/2010	CK CRD SIGNATURE PURCH	DUNKIN #306504	0000000000	3.86	\$1,256.63
03/03/2010	ACH WITHDRAWAL	HOME DEPOT CR SV CHECK PYMT 09	0000000967	190.00	\$1,260.49
03/02/2010	CK CRD PIN PURCHASE	BARNESNOBLE 270 BUCKLABAR IN38	0000000000	3.71	\$1,450.49
03/02/2010	CK CRD PIN PURCHASE	BARNESNOBLE 270 BUCKLABAR IN39	0000000000	26.45	\$1,454.20
03/02/2010	WITHDRAWAL AT ATM	965 SULLIVAN AVE 2851784334435	0000000000	20.00	\$1,480.65
03/01/2010	POD INCLEARING CHECKS	PAID CHECK	0000000966	209.27	\$1,500.65
03/01/2010	ACH WITHDRAWAL	CITICARD PAYMENT CHECK PYMT 09	0000000968	85.00	\$1,709.92
02/26/2010	CK CRD SIGNATURE PURCH	MANHATTAN WARDROBE	0000000000	59.39	\$1,794.92
02/26/2010	CK CRD SIGNATURE PURCH	EBAY INC.	0000000000	104.57	\$1,854.31
02/26/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	36.00	\$1,958.88



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Account # 8843

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## Transaction History Continuation

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TODD SILBER

ACCT # 443

VIP FREE INTEREST CHECKING

### Results

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
02/26/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	0000000000	41.98	\$1,994.88
02/26/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN39	0000000000	123.75	\$2,036.86
02/25/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$2,160.61
02/24/2010	CK CRD SIGNATURE PURCH	AMAZON MKTPLACE PM	0000000000	17.73	\$1,481.61
02/23/2010	ACH WITHDRAWAL	Cox Comm - CON CHECK PYMT 09	0000000965	126.44	\$1,499.34
02/22/2010	CK CRD SIGNATURE PURCH	SPARE TIME-VERNON 525164433443	0000000000	23.25	\$1,625.78
02/22/2010	ACH WITHDRAWAL	GEICO CHECKPAYMT 09	0000000964	171.10	\$1,649.03
02/22/2010	WITHDRAWAL AT ATM	475 TALCOTTVILLE RD 2181594334	0000000000	40.00	\$1,820.13
02/19/2010	IOD INTEREST PAID	IOD INTEREST PAID	0000000000	0.05	\$1,860.13
02/19/2010	CK CRD SIGNATURE PURCH	USPS 0833690128	0000000000	12.95	\$1,860.08
02/19/2010	DEPOSIT AT ATM	1695 ELLINGTON RD 115719433443	0000000000	679.00	\$1,873.03
02/16/2010	CK CRD SIGNATURE PURCH	BUGABOO CREEK#9006 14849743344	0000000000	40.00	\$1,194.03
02/11/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$1,234.03
02/10/2010	ACH WITHDRAWAL	GEMB RSF CHECKPAYMT 09	0000000963	50.00	\$555.03
02/10/2010	ACH WITHDRAWAL	LOWES/GEMB CHECKPAYMT 09	0000000962	50.00	\$605.03
02/08/2010	CK CRD SIGNATURE PURCH	BUCKLAND HILL 0000 001	0000000000	22.00	\$655.03
02/08/2010	POD INCLEARING CHECKS	PAID CHECK	0000000961	30.00	\$677.03
02/08/2010	ACH WITHDRAWAL	Kohls Chg Pmt Check PMT 09	0000000960	15.00	\$707.03
02/08/2010	CK CRD PIN PURCHASE	TARGET T1249 MANCHESTETAR 4900	0000000000	77.27	\$722.03
★ 02/08/2010	ONLINE TRNSF-IMMEDIATE	TFR TO CK 0018870396	0000000000	1,205.57	★ \$799.30
02/05/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN38	0000000000	35.30	\$2,004.87
02/05/2010	DEPOSIT	DEPOSIT	0000000000	1,019.00	\$2,040.17

----- End of Report -----



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Account 8843

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## Transaction History

## Disclaimer

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## Account Title/Address:

TODD SILBER  
73 FARNHAM RD

SOUTH WINDSOR, CT 06074

2nd  
Checking  
Account

## Customer Name:

TODD SILBER

Acct #: 396

Acct Type: VIP FREE INTEREST CHECKING

Balance: \$3,950.78

Total Available Balance: \$4,448.65 ← Both Account Balance

Last Statement Date: 03/20/2010

## History search parameters

## Transaction

## Amount

## Date

Type: DDA Transactions

From:

From:

To:

To:

## Pending Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate
04/05/2010	TRANSFER TO CHECKING	TRANSFER FROM DDA 19654443	0000000000	1,341.92

## Posted Transactions

Post Date	Transaction Type	Description	Check #	Amount/Rate	Resulting Balance
03/19/2010	IOD INTEREST PAID	IOD INTEREST PAID	0000000000	0.08	\$2,608.86
03/05/2010	ONLINE TRNSF-IMMEDIATE	TFR FR CK 0019654443	0000000000	1,341.92	\$2,608.78
02/19/2010	IOD INTEREST PAID	IOD INTEREST PAID	0000000000	0.02	\$1,266.86
02/08/2010	ONLINE TRNSF-IMMEDIATE	TFR FR CK 0019654443	0000000000	1,205.57	\$1,266.84
02/05/2010	CK CRD SIGNATURE PURCH	GODADDY.COM 283000433443001030	0000000000	38.98	\$61.27
01/29/2010	ONLINE TRNSF-IMMEDIATE	TFR FR CK 0019654443	0000000000	80.00	\$100.25

End of Report

★ = money put aside each month, offered to GMAC  
as well as proving I could afford a modified payment (monthly)  
following HAMP Guidelines, going off the principal balance of  
my Loan/Note.

Additional Income  
Lease Agreement

Account Number

8843

8

This agreement, made on 04/01/2010 is a contract between: Todd Silber (Owner of property. And Mindy Johnston (Tenant/Roommate)

Property: 73 Farnham RD. South Windsor, Ct 06074

*I understand that I am entering into a legally binding agreement to rent a room at this property. And share said household with Owner and Children.*

#### **TERM OR PERIOD OF AGREEMENT**

This agreement is to begin on 04/01/2010 for a term lasting until 04/01/2011. I fully understand and accept the rules and responsibilities of this agreement.

#### **SECURITY DEPOSIT**

The security deposit for the dwelling is \$ ZERO

#### **RENT**

The total rent according to the terms of our lease agreement with the owner of the property is \$500 per month. I agree to pay \$500 a month.

#### **UTILITIES**

**All Utilities are included in the \$500 rent amount. I understand this section will be revisited on a month to month basis and is open to possible increase, no greater than \$100.**

#### **MOVING OUT**

If, for whatever reason, I move out of the dwelling, I realize it is primarily my responsibility to find a replacement.

I agree to look for a replacement roommate who is acceptable to my present landlord.

If I move out of the dwelling and a replacement roommate has not been found, I realize that I am still legally responsible to the Owner (Todd Silber) for paying my share of the rent and utility bills (if any apply).

*As a party of this agreement, I have equal rights to the use of the space and facilities in the dwelling with the exception of areas we have designated as each one's private space. This agreement is intended to promote harmony between Owner and Roommate by clarifying the expectations and responsibilities to each other.*

It is not necessary to witness or notarize this agreement unless requested by a roommate, or Owner.

Owner: Todd Silber

Roommate/Tenant: Mindy Johnston

Date: 4/1/2010

Date: 4/1/2010

